

CALIFORNIA

DEPARTMENT
OF INSURANCE



Home Inventory Guide

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Home Inventory Guide

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HOMEOWNERS POLICY INFORMATION

Name Insured:_____

Insurance Company:_____

Policy Number:_____

Agent Name & Phone:_____

Insurance Company Phone:_____

INSURANCE COVERAGES

Please attach a copy of your current declaration page.

INTRODUCTION

Listing all your possessions in the event of a fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Thus, it is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value
- A record of serial numbers of your electronic goods and appliances
- An indication of whether or not your insurance coverage is adequate

NEED FOR DOCUMENTATION

We recommend that you document all the personal property in your residence. Please use this guide for your home inventory.

We also advise you to photograph and videotape all of the contents of your home. The video should include a receipt (if possible) next to the item and also clearly show the serial number (if applicable). The video should have a date stamp to document the date of the recording. We encourage you to have one of your family members narrate the tape in a slow and clearly audible tone.

STORAGE OF INVENTORY GUIDE

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in at least three of the following places:

1. Fire resistant box in your home, i.e. a safe
2. At your place of employment in a locked cabinet
3. With a family member, close friend or relative
4. With your accountant and/or attorney
5. Safety deposit box

UPDATING INVENTORY GUIDE

Updating your Home Inventory Guide is very important. Major purchases such as big screen televisions and refrigerators should be updated at your earliest convenience after the purchase. We suggest you review and update your Home Inventory Guide three to four times a year to keep the document current.

LIVING ROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a vertical rectangle divided into several sections. At the top, there is a small, light gray rectangular box. Below it is a large, light gray rectangular area, likely intended for a main photograph. Underneath this large area are five horizontal strips, each containing a light gray rectangular box, intended for smaller photographs. The entire form is enclosed in a thin black border.

LIVING ROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Television					
CD Player					
DVD Player					
Stereo Receiver					
Speakers					
VCR					
Furniture					
Sofa					
Loveseat					
Area Rug					
Coffee Table					
End Table					
Lamp(s)					
TOTAL:					

DINING ROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a template for a dining room photo album page. It consists of a large rectangular area at the top, intended for a single large photo. Below this area are six horizontal slots, each designed for a smaller photo. A small rectangular tab is located at the top center of the page, above the large photo area.

DINING ROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Dining Room Table					
Dining Room Chairs					
Lamp					
Area Rug					
China Cabinet					
Buffet					
Silverware					
China/Table Ware					
			TOTAL:		

KITCHEN

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a template for a kitchen photo album page. It consists of a large rectangular area at the top, intended for a main photo, and five horizontal slots below it for smaller photos. A small rectangular area is also present at the top center, above the main photo slot. The instructions indicate that photos should be taped and layered, starting from the bottom.

KITCHEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
-------	------	-------	------------------	----------------	------------------

Appliances

Stove					
Refrigerator					
Dishwasher					
Toaster					
Coffee Maker					
Microwave					
Electric Can Opener					
Blender					
Mixer					

Other

Cutlery					
Eating Utensils					
Dinner Ware					
Glasses					
Crystal					

TOTAL:		
--------	--	--

MASTER BEDROOM/MASTER BATHROOM

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a template for a photo album page. It consists of a large rectangular area at the top, followed by six horizontal slots for smaller photos. A small rectangular area at the top center is labeled 'TAPE PHOTOS HERE' with the instruction 'Start at bottom, and tape and layer each photo.'

MASTER BEDROOM/MASTER BATHROOM

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Master Bedroom:					
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
<hr/>					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
<hr/>					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
<hr/>					
Master Bathroom:					
Electric Items					
Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron					
Space Heater					
Other					
Hamper					
Towels					
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					
TOTAL:				<div></div>	<div></div>

BEDROOM #2

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area for taping photos. It is divided into a large top section and five smaller bottom sections. The top section is a large gray rectangle. The bottom section is divided into five horizontal rows, each containing a gray rectangle. The gray rectangles are intended for taping photos, starting from the bottom and layering each photo.

BEDROOM #2

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BEDROOM #3

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates a layout for taping photos. It features a large white rectangular frame. Inside this frame, at the top, is a large gray rectangle. Below this, there are five horizontal gray bars of equal width, stacked vertically. Above the top gray rectangle, there is a small gray rectangle. The instructions indicate to start at the bottom and tape and layer each photo.

BEDROOM #3

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BEDROOM #4

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates a layout for taping photos. It features a large white rectangular frame. Inside this frame, at the top, is a large gray rectangle. Below this, there are five horizontal gray bars of equal width, stacked vertically. Above the top gray rectangle, outside the main frame, is a small gray rectangle. The instructions indicate to start taping at the bottom and layer each photo.

BEDROOM #4

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics					
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other					
Ceiling Fan					
Window Coverings					
Area Rug					
TOTAL:					

BATHROOM #2

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates the layout for taping photos. It consists of a large rectangular frame. Inside this frame, at the top, is a large gray rectangular area. Below this area are five horizontal strips, each containing a gray rectangular area. These strips are separated by thin white lines. Above the top strip, outside the main frame, is a small light gray rectangle. The instructions indicate to start taping at the bottom and layer each photo.

BATHROOM #2

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
-------	------	-------	------------------	----------------	------------------

Electric Items

Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron					
Space Heater					

Other

Hamper					
Towels					
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					

TOTAL:

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BATHROOM #3

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates the layout for taping photos. It consists of a large rectangular frame. At the top center, outside the main frame, is a small light gray rectangle. Inside the frame, at the top, is a large gray rectangle. Below this, the frame is divided into five horizontal sections, each containing a gray horizontal strip. These strips are intended for smaller photos, to be layered from bottom to top.

BATHROOM #3

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electric Items					
Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron					
Space Heater					
Other					
Hamper					
Towels					
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					
TOTAL:					

OFFICE/LIBRARY/STUDY/DEN

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame divided into two main sections. The top section is a large rectangle intended for a single photo. Above this rectangle, centered, is a smaller, light gray rectangular tab. Below the large rectangle is a vertical stack of six smaller rectangular frames, each intended for a photo. These frames are separated by thin white lines. The entire structure is enclosed in a thin black border.

OFFICE/LIBRARY/STUDY/DEN

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Electronics					
Computer	_____	_____	_____	_____	_____
Printer	_____	_____	_____	_____	_____
Scanner	_____	_____	_____	_____	_____
Monitor	_____	_____	_____	_____	_____
Telephone	_____	_____	_____	_____	_____
Television	_____	_____	_____	_____	_____
Clock Radio/CD Player	_____	_____	_____	_____	_____
DVD Player	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Furniture					
Sofa	_____	_____	_____	_____	_____
Desk	_____	_____	_____	_____	_____
Bookshelf	_____	_____	_____	_____	_____
Coffee Table	_____	_____	_____	_____	_____
Lamp(s)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other					
Clock(s)	_____	_____	_____	_____	_____
Window Coverings	_____	_____	_____	_____	_____

TOTAL:

--	--

GARAGE/WORKSHOP/PLAYROOM/HOBBY

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a template for a photo album page. It consists of a large rectangular area at the top, intended for a single large photo. Below this area, on the right side of the page, there is a vertical strip containing five horizontal slots for smaller photos. A small rectangular tab is located at the top center of the page, above the large photo area.

GARAGE/WORKSHOP/PLAYROOM/HOBBY

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Lawnmower					
Electric Drill					
Tools					
Workbench					
Bikes					
Sewing Machine					
Exercise Bike					
Treadmill					
Weight Bench/Weights					
Electric Saw					
Shrub/Lawn Edger					
Power Vacuum					
TOTAL:					

OUTDOOR EQUIPMENT & ITEMS

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form consists of a large rectangular frame. At the top center of this frame is a small, light gray rectangular tab. Below the main frame, there are six horizontal rectangular slots, each designed for a photo. These slots are arranged vertically, one above the other, and are separated by thin white lines. The slots are intended for taping photos of outdoor equipment and items, starting from the bottom and layering upwards.

OUTDOOR EQUIPMENT & ITEMS

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
-------	------	-------	------------------	----------------	------------------

Furniture

Patio Set: Table & Chairs					
Outdoor Bench					
Outdoor Storage Unit					

Other Outdoor Items

Barbeque Grill					
Cutting Board & Table					

Pet Items

Doghouse					
Litter Box					

TOTAL:		
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SPORTING EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The form is a rectangular template for taping photos. It consists of a large rectangular area at the top, which is currently empty except for a small, light gray rectangular tab centered at its top edge. Below this large area are five horizontal slots, each containing a gray rectangular placeholder for a photo. These slots are separated by thin white lines, indicating where to layer multiple photos. The entire template is enclosed in a thin black border.

SPORTING EQUIPMENT

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Golf Clubs					
Golf Bag					
Snow Board					
Snow Boots					
Skis					
Bikes					
Surf Board					
Scuba Gear					
Basketball Gear					
			TOTAL:		

JEWELRY & COLLECTIBLES

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates the layout for taping photos. It consists of a large gray rectangular area at the top, representing the main photo. Above this area is a smaller, lighter gray rectangular area. Below the large gray area are five horizontal gray bars, each with a white space on the left side, indicating where to tape the photos. The bars are stacked vertically, with the bottom-most bar being the first one to be taped, as indicated by the instruction 'Start at bottom, and tape and layer each photo.'

JEWELRY & COLLECTIBLES

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Jewelry					
Engagement Ring	_____	_____	_____	_____	_____
Wedding Ring(s)	_____	_____	_____	_____	_____
Necklace(s)	_____	_____	_____	_____	_____
Bracelet(s)	_____	_____	_____	_____	_____
Earrings	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Collectibles					
Coins	_____	_____	_____	_____	_____
Comic Books	_____	_____	_____	_____	_____
Paintings	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
			TOTAL:	<div></div>	<div></div>

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for jewelry and collectibles. We encourage you to schedule your jewelry and collectibles to make sure these items are adequately covered. Your insurer will in turn cover your jewelry and collectibles for their appraised value. Please contact your insurer or insurance agent to discuss scheduling your jewelry and collectibles.

COMPUTER EQUIPMENT

TAPE PHOTOS HERE

Start at bottom, and tape and layer each photo.

The diagram illustrates the layout for taping photos of computer equipment. It consists of a large rectangular frame divided into six horizontal sections. The top section is a large, empty rectangular area. Below it are five smaller, horizontal rectangular slots, each containing a gray rectangle representing a photo. A small, light gray rectangular box is positioned above the top section of the frame. The instructions indicate that photos should be taped starting from the bottom and layered upwards.

COMPUTER EQUIPMENT

ITEMS	MAKE	MODEL	DATE OF PURCHASE	PURCHASE PRICE	REPLACEMENT COST
Monitor					
Computer Tower/CPU					
Keyboard					
Printer					
Scanner					
Copier					
Fax Machine					
Zip Drive					
Modem					
Mouse					
Speakers					
Digital Camera					
Camera Docking Station					
Laptop					
Monitor - 2nd					
Computer Tower/CPU - 2nd					
Keyboard - 2nd					
Printer - 2nd					
Modem - 2nd					
Mouse - 2nd					
Speakers - 2nd					
Digital Camera - 2nd					

TOTAL:

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for computer equipment. We encourage you to consider adding an endorsement to your policy to increase your limits for your computer equipment to make sure these items are adequately covered. Please contact your insurer or insurance agent to discuss adding an endorsement to your policy.

ADDITIONAL PHOTOS

TAPE ANY ADDITIONAL PHOTOS HERE
Start at bottom, and tape and layer each photo.

The form consists of a large rectangular area for taping additional photos. It is divided into a large top section and five smaller bottom sections. The top section is a large gray rectangle. The bottom section is divided into five horizontal strips, each containing a gray rectangle. A small gray rectangle is also located at the top center of the form.

SUMMARY OF ITEMS

TOTALS FROM PAGE NUMBER, ROOM/CATEGORY	ACTUAL COST	REPLACEMENT COST
5. Living Room	_____	_____
7. Dining Room	_____	_____
9. Kitchen	_____	_____
11. Master Bedroom/Master Bathroom	_____	_____
13. Bedroom #2	_____	_____
15. Bedroom #3	_____	_____
17. Bedroom #4	_____	_____
19. Bathroom #2	_____	_____
21. Bathroom #3	_____	_____
23. Office/Library/Study/Den	_____	_____
25. Garage/Workshop/Playroom/Hobby	_____	_____
27. Outdoor Equipment & Items	_____	_____
29. Sporting Equipment	_____	_____
31. Jewelry & Collectibles	_____	_____
33. Computer Equipment	_____	_____
TOTALS:	\$ <input type="text"/>	\$ <input type="text"/>

We recommend that you tally up all of your personal property by using the table provided. The total should be less than the personal property coverage of your insurance policy. Please review and check your declaration page to compare the two figures.

STRUCTURE OR DWELLING COVERAGE

Along with documenting the personal property within your home, the accurate coverage of your residence itself is a very important aspect of homeowner's insurance.

The replacement cost of your home is based upon its square footage multiplied by the cost per square foot to rebuild your structure. The quality of construction and your home's refinements should also be considered. Unless you are willing to take a loss, the dwelling or structure limit should be the amount it would cost to replace the house. Most insurers have in-house formulas which they use to evaluate the replacement cost of your home. However, you may find these formulas are not necessarily consistent.

READ YOUR POLICY CAREFULLY. If you do not understand any part of your policy or have questions about what it covers, contact your insurance agent or company.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Because of the variability, your independent agent should be able to assist you in establishing an appropriate limit to rebuild your home. You may also wish to contact a local building contractor in order to determine the current cost to rebuild your home per square foot. If this information greatly differs from your insurer's determination, be sure to have the contractor reflect his computations in writing, preferably under his business letterhead.

Lastly, it is important for you to periodically assess and, if necessary, update your insurance limits in order to maintain an appropriate limit that reflects current construction costs. Find out from your insurer or agent if your homeowner's coverage limits are automatically reviewed or increased.

SUMMARY

We hope this has proved to be more than an exercise for you. Your home and its furnishings are normally your greatest possessions. Taking stock of your real and personal property not only provides a measure to compare your insurance coverage by, it also allows an individual to gain a true perspective of what their possessions mean to them.

In conclusion, we hope that you will never experience the loss of your home. However, if a loss should occur, this guide and what you have recorded here will make the difference between an inadequate restoration of your home and its furnishing and gaining all that is rightfully yours from your insurance policy.